

Regular Session, 2010

SENATE BILL NO. 135

BY SENATOR DUPLESSIS

INSURERS. Require insurance carriers to provide utilization data within fourteen business days after a written request is received. (8/15/10).

AN ACT

To enact R.S. 22:978(A)(3), relative to health and accident insurance; to provide with respect to responses to written requests for quotes and utilization data; to provide for penalties; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 22:978(A)(3) is hereby enacted to read as follows:

§978. Group, family group, blanket, and association health and accident insurance; notice required for certain premium increase, cancellation, or nonrenewal

A. (1) * * *

(3) Notwithstanding any provision of law to the contrary, an insured may submit a written request to an insurer for coverage, premium and utilization data up to sixty days prior to the expiration or renewal date of the insurance policy. The insurer shall provide the data within fourteen days from receipt of the request. Failure to comply with the provisions of this Subsection shall result in the forfeiture of ten percent of the premium due upon renewal of the policy.

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The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Cheryl Horne.

DIGEST

Present law requires every insurer issuing a policy of group, family group, blanket, or association health and accident insurance to notify the policyholder in writing at least forty-five days before any increase of twenty percent or more in the policy rates or at least sixty days before any cancellation or nonrenewal if such policy.

Proposed law retains present law and allows an insured to submit a written request to an insurer for coverage, premium and utilization data up to sixty days prior to the expiration or renewal date of the insurance policy. Requires the insurer to provide the requested data within fourteen days of receipt of the written request. Provides for a forfeiture of ten percent of the premium due for failing to comply with proposed law.

Effective August 15, 2010.

(Adds R.S. 22:978(A)(3))